

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 20748

Subject	Zip Code Tabulation Area : 20748			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	30,723	+/- 988	100.0%	(X)
<b>In labor force</b>	21,843	+/- 812	71.1%	+/- 1.9
Civilian labor force	21,746	+/- 804	70.8%	+/- 1.8
Employed	18,869	+/- 757	61.4%	+/- 1.9
Unemployed	2,877	+/- 387	9.4%	+/- 1.2
Armed Forces	97	+/- 79	0.3%	+/- 0.3
<b>Not in labor force</b>	8,880	+/- 685	28.9%	+/- 1.9
Civilian labor force	21,746	+/- 804	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	13.2%	+/- 1.7
<b>Females 16 years and over</b>	17,222	+/- 723	(X)	+/- (X)
In labor force	12,161	+/- 625	70.6%	+/- 2.2
Civilian labor force	12,105	+/- 630	70.3%	+/- 2.2
Employed	11,042	+/- 614	64.1%	+/- 2.6
<b>Own children under 6 years</b>	2,858	+/- 462	(X)	+/- (X)
All parents in family in labor force	2,478	+/- 455	86.7%	+/- 4.7
<b>Own children 6 to 17 years</b>	5,571	+/- 573	(X)	+/- (X)
All parents in family in labor force	4,541	+/- 521	81.5%	+/- 5.2
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	18,616	+/- 758	100.0%	(X)
Car, truck, or van -- drove alone	11,354	+/- 589	61%	+/- 2.7
Car, truck, or van -- carpooled	1,797	+/- 342	9.7%	+/- 1.7
Public transportation (excluding taxicab)	4,747	+/- 448	25.5%	+/- 2.1
Walked	218	+/- 104	1.2%	+/- 0.6
Other means	65	+/- 57	0.3%	+/- 0.3
Worked at home	435	+/- 116	2.3%	+/- 0.6
<b>Mean travel time to work (minutes)</b>	37.1	+/- 1.2	(X)	(X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	18,869	+/- 757	100.0%	(X)
Management, business, science, and arts occupations	6,374	+/- 500	33.8%	+/- 2.4
Service occupations	4,152	+/- 443	22%	+/- 2.1
Sales and office occupations	5,712	+/- 442	30.3%	+/- 1.9
Natural resources, construction, and maintenance occupations	1,251	+/- 217	6.6%	+/- 1.1
Production, transportation, and material moving occupations	1,380	+/- 235	7.3%	+/- 1.2
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	18,869	+/- 757	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	38	+/- 46	0.2%	+/- 0.2
Construction	1,061	+/- 226	5.6%	+/- 1.2
Manufacturing	301	+/- 127	1.6%	+/- 0.7
Wholesale trade	134	+/- 84	0.7%	+/- 0.4
Retail trade	1,429	+/- 251	7.6%	+/- 1.3
Transportation and warehousing, and utilities	1,208	+/- 223	6.4%	+/- 1.2
Information	565	+/- 168	3%	+/- 0.9
Finance and insurance, and real estate and rental and leasing	1,240	+/- 275	6.6%	+/- 1.4
Professional, scientific, and management, and administrative and waste	2,921	+/- 340	15.5%	+/- 1.7
Educational services, and health care and social assistance	3,747	+/- 426	19.9%	+/- 2
Arts, entertainment, and recreation, and accommodation and food services	1,503	+/- 272	8%	+/- 1.4
Other services, except public administration	1,019	+/- 266	5.4%	+/- 1.4
Public administration	3,703	+/- 431	19.6%	+/- 2.2

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	18,869	+/- 757	100.0%	(X)
Private wage and salary workers	12,048	+/- 718	63.9%	+/- 2.7
Government workers	6,203	+/- 539	32.9%	+/- 2.6
Self-employed in own not incorporated business workers	602	+/- 165	3.2%	+/- 0.9
Unpaid family workers	16	+/- 21	0.1%	+/- 0.1
<b>INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	15,178	+/- 369	100.0%	(X)
Less than \$10,000	680	+/- 148	4.5%	+/- 0.9
\$10,000 to \$14,999	493	+/- 148	3.2%	+/- 1
\$15,000 to \$24,999	1,015	+/- 194	6.7%	+/- 1.3
\$25,000 to \$34,999	1,221	+/- 247	8%	+/- 1.6
\$35,000 to \$49,999	2,304	+/- 280	15.2%	+/- 1.8
\$50,000 to \$74,999	3,338	+/- 313	22%	+/- 2
\$75,000 to \$99,999	2,180	+/- 267	14.4%	+/- 1.8
\$100,000 to \$149,999	2,377	+/- 297	15.7%	+/- 1.9
\$150,000 to \$199,999	1,018	+/- 178	6.7%	+/- 1.1
\$200,000 or more	552	+/- 140	3.6%	+/- 0.9
<b>Median household income (dollars)</b>	\$62,112	+/- 2568	(X)	(X)
<b>Mean household income (dollars)</b>	\$75,515	+/- 2146	(X)	(X)
With earnings	12,512	+/- 417	82.4%	+/- 1.7
Mean earnings (dollars)	\$73,286	+/- 2464	(X)	(X)
With Social Security	3,582	+/- 282	23.6%	+/- 1.8
Mean Social Security income (dollars)	\$14,204	+/- 1000	(X)	(X)
With retirement income	3,948	+/- 255	26%	+/- 1.7
Mean retirement income (dollars)	\$34,606	+/- 2682	(X)	(X)
With Supplemental Security Income	496	+/- 163	3.3%	+/- 1.1
Mean Supplemental Security Income (dollars)	\$8,627	+/- 1289	(X)	(X)
With cash public assistance income	284	+/- 106	1.9%	+/- 0.7
Mean cash public assistance income (dollars)	\$3,639	+/- 1357	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	1,765	+/- 256	11.6%	+/- 1.6
<b>Families</b>	9,349	+/- 439	100.0%	(X)
Less than \$10,000	275	+/- 109	2.9%	+/- 1.1
\$10,000 to \$14,999	172	+/- 91	1.8%	+/- 1
\$15,000 to \$24,999	441	+/- 126	4.7%	+/- 1.4
\$25,000 to \$34,999	719	+/- 224	7.7%	+/- 2.3
\$35,000 to \$49,999	1,069	+/- 216	11.4%	+/- 2.2
\$50,000 to \$74,999	1,998	+/- 261	21.4%	+/- 2.7
\$75,000 to \$99,999	1,510	+/- 240	16.2%	+/- 2.5
\$100,000 to \$149,999	1,802	+/- 270	19.3%	+/- 2.7
\$150,000 to \$199,999	867	+/- 160	9.3%	+/- 1.7
\$200,000 or more	496	+/- 139	5.3%	+/- 1.5
Median family income (dollars)	\$75,024	+/- 8617	(X)	(X)
Mean family income (dollars)	\$87,167	+/- 2937	(X)	(X)
Per capita income (dollars)	\$31,164	+/- 995	(X)	(X)
<b>Nonfamily households</b>	5,829	+/- 443	(X)	(X)
Median nonfamily income (dollars)	\$44,495	+/- 2989	(X)	(X)
Mean nonfamily income (dollars)	\$51,553	+/- 2793	(X)	(X)
Median earnings for workers (dollars)	\$41,045	+/- 1522	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$46,741	+/- 2863	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$49,541	+/- 2718	(X)	(X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	38,228	+/- 1357	38,228	(X)
<b>With health insurance coverage</b>	34,088	+/- 1263	89.2%	+/- 1.5
With private health insurance	27,335	+/- 1094	71.5%	+/- 2.7
With public coverage	11,232	+/- 1168	29.4%	+/- 2.6
<b>No health insurance coverage</b>	4,140	+/- 617	10.8%	+/- 1.5
Civilian noninstitutionalized population under 18 years	8,892	+/- 757	8,892	(X)
No health insurance coverage	395	+/- 234	4.4%	+/- 2.5
Civilian noninstitutionalized population 18 to 64 years	24,395	+/- 847	24,395	(X)
<b>In labor force:</b>	20,459	+/- 779	20,459	(X)
<b>Employed:</b>	17,873	+/- 748	17,873	(X)
<b>With health insurance coverage</b>	15,921	+/- 720	89.1%	+/- 1.8
With private health insurance	15,252	+/- 720	85.3%	+/- 2
With public coverage	1,119	+/- 252	6.3%	+/- 1.4
<b>No health insurance coverage</b>	1,952	+/- 333	10.9%	+/- 1.8
<b>Unemployed:</b>	2,586	+/- 367	2586%	+/- (X)
<b>With health insurance coverage</b>	1,475	+/- 278	57%	+/- 8.2
With private health insurance	860	+/- 209	33.3%	+/- 6.7
With public coverage	654	+/- 193	25.3%	+/- 7.2
<b>No health insurance coverage</b>	1,111	+/- 280	43%	+/- 8.2
<b>Not in labor force:</b>	3,936	+/- 459	3,936	(X)
<b>With health insurance coverage</b>	3,282	+/- 419	83.4%	+/- 3.8
With private health insurance	2,014	+/- 284	51.2%	+/- 5.7
With public coverage	1,630	+/- 307	41.4%	+/- 5.3
<b>No health insurance coverage</b>	654	+/- 167	16.6%	+/- 3.8
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	6.9%	+/- 1.6
<b>With related children under 18 years</b>	(X)	+/- (X)	11.1%	+/- 2.9
With related children under 5 years only	(X)	+/- (X)	13.6%	+/- 7.4
<b>Married couple families</b>	(X)	+/- (X)	3.5%	+/- 1.7
<b>With related children under 18 years</b>	(X)	+/- (X)	5.3%	+/- 2.9
With related children under 5 years only	(X)	+/- (X)	0%	+/- 12.4
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	10.1%	+/- 3.2
<b>With related children under 18 years</b>	(X)	+/- (X)	14.8%	+/- 5
With related children under 5 years only	(X)	+/- (X)	15.2%	+/- 9.3
<b>All people</b>	(X)	+/- (X)	8.9%	+/- 1.5
<b>Under 18 years</b>	(X)	+/- (X)	14.2%	+/- 3.8
Related children under 18 years	(X)	+/- (X)	13.8%	+/- 3.9
Related children under 5 years	(X)	+/- (X)	16%	+/- 5.6
Related children 5 to 17 years	(X)	+/- (X)	13%	+/- 4.4
<b>18 years and over</b>	(X)	+/- (X)	7.2%	+/- 1.2
18 to 64 years	(X)	+/- (X)	7.4%	+/- 1.3
65 years and over	(X)	+/- (X)	6.4%	+/- 2
<b>People in families</b>	(X)	+/- (X)	7.8%	+/- 1.9
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	13.1%	+/- 2.6

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.